

## IN THE CLAIMS

1. (Currently Amended) A method comprising:

initializing an online account at a clearinghouse server computer over a network;

~~setting~~ receiving access restrictions to network sites for the online account;

~~requesting the clearinghouse server computer receiving a request from a user's computer for access to a site through the clearinghouse server computer;~~

performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and

~~controlling the clearinghouse server itself providing access for a user's computer to the requested site by~~ through the clearinghouse server computer when access to the requested site is approved;

wherein the user's computer does not directly access the requested site.

2. (Currently Amended) The method of claim 1, wherein the initializing and the access restriction ~~setting~~ receiving include issuing a prepaid card associated with the online account, the online account having a predetermined initial value, the online account having predetermined access restrictions therewith.

3. (Currently Amended) The method of claim 1, wherein:

the initializing includes issuing a prepaid card associated with the online account, the online account having an initial value; and

the access restriction ~~setting~~ receiving includes associating the access restrictions with the online account after the prepaid card is issued.

4. (Original) The method of claim 1, further comprising issuing a prepaid card after initializing the online account, the prepaid card having a password sent by mail and an account number printed thereon.

5. (Original) The method of claim 1, further comprising setting an account balance for the online account at the clearinghouse server computer.

6. (Original) The method of claim 5, further comprising setting the account balance by using one of a credit card and an electronic funds transfer from a bank account.

7. (Original) The method of claim 6, further comprising linking at least one of the credit card and the bank account to the online account.

8. (Original) The method of claim 5, further comprising tracking the account balance.

9. (Original) The method of claim 1, further comprising performing one of approving and disapproving access to the requested site by using at least one filter in the clearinghouse server computer that compares the requested site to the access restrictions set for the online account.

10. (Currently Amended) The method of claim 1, further comprising setting the access restrictions by using: ~~at least one of theme list, a theme list CD, a customized site list, and at least one access code~~

at least one theme list;

at least one theme list CD;

at least one customized site list; or

at least one access code; or

any combination thereof.

11. (Currently Amended) The method of claim 10, further comprising programming ~~at least one of an approved site list, the theme list, and the access code~~ into the customized site list:

at least one approved site list;

at least one theme list; or

at least one access code; or

any combination thereof.

12. (Original) The method of claim 10, further comprising programming an approved site list into the theme list CD.

13. (Original) The method of claim 12, further comprising directing network sites to request payment from the online account by the theme list CD when access to the network sites is approved.

14. (Original) The method of claim 10, further comprising programming the at least one access code with a corresponding metatag that attracts customers to network sites.

15. (Currently Amended) The method of claim 10, further comprising storing ~~the at least one of a theme list, theme list CD, customized site list, and at least one access code~~ in the clearinghouse server computer;

at least one theme list;

at least one theme list CD;

at least one customized site list; or

at least one access code; or

any combination thereof.

16. (Currently Amended) The method of claim 1, further comprising maintaining a confidentiality an identity of a requestor requestor's computer when ~~access to the requested site is approved~~ receiving a request for access to a site.

17. (Original) The method of claim 1, further comprising purchasing items at the requested site when access to the requested site is approved.

18. (New) A method comprising:

initializing an online account not tied to a specific user at a clearinghouse server computer over a network;

receiving access restrictions to network sites for the online account;

receiving a request for access to a site through the clearinghouse server computer;  
performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and

controlling access to the requested site by the clearinghouse server computer.

19. (New) A method comprising:

initializing, for a buyer, an online account at a clearinghouse server computer over a network;

receiving, from the buyer, access restrictions to network sites for the online account;

receiving a request from a user for access to a site through the clearinghouse server computer;

performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and

controlling access to the requested site by the clearinghouse server computer;

wherein the buyer is not the user.

20. (New) The method of Claim 18, wherein access to the requested site is provided through the clearinghouse server computer.

21. (New) The method of Claim 19, wherein access to the requested site is provided through the clearinghouse server computer.